WHAT IS CLAIMED IS:

1. A smart card including a memory with a defined data file structure, said data file structure comprising:

at least one read only field;

at least one encrypted read/write field; and

at least one non-encrypted read/write field.

2. A smart card as claimed in claim 1, wherein the read only field includes at least one of a manufacturer identification field, a card identification field and a theater identification field.

3. A smart card as claimed in claim 1, wherein the encrypted read/write field includes at least one of a transaction log field, an issue date field, a first dollar value field, a second dollar value field, a first point value field, a second point value field and a ticket storage field.

4. A smart card as claimed in claim 1, wherein the non-encrypted read/write field includes at least one of a first dollar value display field, a second dollar value display field, a first point value display field, a second point value display field and a user defined field.

5. A transaction system including:

at least one smart card authorization device;

a communication interface; and

a transaction verification server;

wherein the smart card authorization device interacts with a defined data file structure provided on a smart card.

6. A transaction system as claimed in claim 5, wherein said data file structure comprises:

at least one read only field;

at least one encrypted read/write field; and

at least one non-encrypted read/write field.

7. A transaction system as claimed in claim 6, wherein the read only field includes at least one of a manufacturer identification field, a card identification field and a theater identification field.

8. A transaction system as claimed in claim 6, wherein the encrypted read/write field includes at least one of a transaction log field, an issue date field, a first dollar value field, a second dollar value field, a first point value field, a second point value field and a ticket storage field.

9. A transaction system as claimed in claim 6, wherein the non-encrypted read/write field includes at least one of a first dollar value display field, a second dollar value display field, a first point value display field, a second point value display field and a user defined field.

10. A transaction system comprising:

at least one smart card including a memory with a defined data structure, wherein said defined data structure includes at least one read only field, at least one encrypted read/write field, and at least one non-encrypted read/write field; and

read/write means for reading and writing data to the memory of the smart card, wherein said read/write means includes an application program interface that utilizes a predefined set of commands to control the reading and writing of data to the memory card based on the defined data structure.

11. A transaction system as claimed in claim 10, wherein the read only field includes at least one of a manufacturer identification field, a card identification field and a theater identification field.

12. A transaction system as claimed in claim 10, wherein the encrypted read/write field includes at least one of a transaction log field, an issue date field, a first dollar value field, a second dollar value field, a first point value field, a second point value field and a ticket storage field.

13. A transaction system as claimed in claim 10, wherein the non-encrypted read/write field includes at least one of a first dollar value display field, a second dollar value display field, a first point value display field, a second point value display field and a user defined field.

14. A transaction system as claimed in claim 10, wherein the read/write means further comprises means for encrypting and decrypting data read from and written to said encrypted data field.

15. A transaction system as claimed in claim 10, wherein the predefined commands include a set of general commands, a set of read commands and a set of write commands.